Case 18-24250-GLT Doc 19 Filed 11/17/18 Entered 11/18/18 01:17:26 Desc Imaged Certificate of Notice Page 1 of 8 Fill in this information to identify your case Valerie J. Brown Debtor 1 First Name Middle Name Last Name Debtor 2 Middle Name First Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: WESTERN DISTRICT OF Check if this is an amended plan, and **PENNSYLVANIA** list below the sections of the plan that Case number: 18-24250 have been changed. (If known) Western District of Pennsylvania Chapter 13 Plan Dated: October 30, 2018 Part 1: Notices To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable. The terms of this plan control unless otherwise ordered by the court. In the following notice to creditors, you must check each box that applies **To Creditors:** YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. IF YOU OPPOSE THIS PLAN'S TREATMENT OF YOUR CLAIM OR ANY PROVISION OF THIS PLAN, YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST SEVEN (7) DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING, UNLESS OTHERWISE ORDERED BY THE COURT. THE COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION TO CONFIRMATION IS FILED. SEE BANKRUPTCY RULE 3015. IN ADDITION, YOU MAY NEED TO FILE A TIMELY PROOF OF CLAIM TO BE PAID UNDER ANY PLAN. The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If the "Included" box is unchecked or both boxes are checked on each line, the provision will be ineffective if set out later in the plan. 1.1 A limit on the amount of any claim or arrearages set out in Part 3, which may result | Included **✓** Not Included in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, 1.2 ☐ Included ✓ Not Included set out in Section 3.4 (a separate action will be required to effectuate such limit) 1.3 Nonstandard provisions, set out in Part 9 Included **✓** Not Included Part 2: Plan Payments and Length of Plan Debtor(s) will make regular payments to the trustee: Total amount of **\$1400** per month for a remaining plan term of **60** months shall be paid to the trustee from future earnings as follows: By Income Attachment By Automated Bank Transfer Payments: Directly by Debtor

2.1

1400 D#1 \$ \$ \$ \$ \$ D#2 (SSA direct deposit recipients only) (Income attachments must be used by Debtors having attachable income)

2.2 Additional payments.

Unpaid Filing Fees. The balance of \$ shall be fully paid by the Trustee to the Clerk of the Bankruptcy court form the first

	Check		is checked, the rest of § 3.2 need not be			
3.2	Requ	est for valuation of	security, payment of fully secured cla	ims, and modification of und	ersecured claims.	
Insert ad	lditiona	l claims as needed.				
Capital One Auto Finance Quicken Loans, Inc.		•	Residence @ 342 Desko Road, Mc Clellandtown, PA.	\$706.16 \$572.35	\$725.00	November 2018 11/2018 12/2018
		Auto Finance	1/2 interest w/husband in 2018 Chevrolet Silverado pickup truck	\$622.00	\$0.00	
Name of Creditor		itor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Start date (MM/YYYY)
3.1	Main Check	None. If "None": The debtor(s) wil required by the aptrustee. Any exist from the automatic	is checked, the rest of Section 3.1 need relamintain the current contractual installing arrearage on a listed claim will be paic stay is ordered as to any item of collater this paragraph as to that collateral will not.	not be completed or reproduced ment payments on the secured on the nity with any applicable rules. I aid in full through disbursemen teral listed in this paragraph, the	claims listed below, with a These payments will be di ts by the trustee, without i en, unless otherwise order	sbursed by the nterest. If relief ed by the court,
Part 3:		tment of Secured C				
2.3 The total amount to be paid into the plan (plan base) shall be computed by the trustee based on the total amount of plan plus any additional sources of plan funding described above.					plan payments	
	✓	None. If "None"	is checked, the rest of § 2.2 need not be	e completed or reproduced.		
Chec	ck one.					
		available funds.				
Debtor		Valerie J. Brown	1	Case number	18-24250	
			Certificate of Notice	e Page 2 of 8		

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

None. If "None" is checked, the rest of Section 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

✓

Check one.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced. The remainder of this section will be effective only if the applicable box in Part 1 of this plan is checked

3.5 Surrender of collateral.

Check one.

✓ None. If "None" is checked, the rest of \S 3.5 need not be completed or reproduced.

3.6 Secured tax claims.

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Debtor	Valerie J.	Brown		Case number	18-24250		
Name o	of taxing authority	Total amount of claim	Type of tax		dentifying number(s) if collateral is real estate	Tax periods	
-NONE	!-						
Insert ad	ditional claims as ne	eeded.					
		he Internal Revenue Servic of the date of confirmation		ennsylvania and any othe	er tax claimants shall bear	interest at	
Part 4:	Treatment of Fee	es and Priority Claims					
4.1	General						
	Trustee's fees and in full without post	all allowed priority claims, petition interest.	including Domestic Su	pport Obligations other t	han those treated in Section	on 4.5, will be paid	
4.2	Trustee's fees						
	and publish the pre	governed by statute and ma evailing rate on the court's ventage fees to insure that the	website. It is incumbent	upon the debtor(s)' attor			
4.3	Attorney's fees.						
	Attorney's fees are payable to Zebley Mehalov and White . In addition to a retainer of \$1,500.00 (of which \$500.00 was a payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of \$3,000.00 is to be paid at the rate of \$250.00 per month. Including any retainer paid, a total of \$4,500.00 in fees and costs reimbursement has been approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) for compensation above the no-look fee. An additional \$0.00 will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.						
	Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).						
4.4	Priority claims not	t treated elsewhere in Part	4 .				
Insert ad	✓ None. If ditional claims as ne	"None" is checked, the rest	of Section 4.4 need not	be completed or reprodu	uced.		
4.5	Priority Domestic	Support Obligations not	assigned or owed to a	governmental unit.			
		re currently paying Domes agrees to continue paying					
	Check here if the	nis payment is for prepetition	on arrearages only.				
(specify	of Creditor the actual payee, e.	g. PA SCDU)	n	Claim	Mont pro r	thly payment or ata	
None							
Insert ad	ditional claims as ne	eded.					
4.6	Domestic Support	Obligations assigned or o	owed to a governmenta	al unit and paid less tha	n full amount.		

Check one. **√**

None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced.

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Debtor	Valerie J. Brown		Case number	18-24250				
4.7	Priority unsecured tax	claims paid in full.						
Name	of taxing authority	Total amount of claim	Type of Tax	Interest rate (0% If blank)	Tax Periods			
-NON	E-	_						
Insert ac	dditional claims as needed.							
Part 5:	Treatment of Nonprio	rity Unsecured Claims						
5.1	Nonpriority unsecured claims not separately classified.							
	Debtor(s) <i>ESTIMATE(S)</i> that a total of \$5,000.00 will be available for distribution to nonpriority unsecured creditors.							
	Debtor(s) $ACKNOWLEDGE(S)$ that a $MINIMUM$ of $$0.00$ shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. $$1325(a)(4)$.							
	available for payment to estimated percentage of amount of allowed claim claims will be paid pro-i	these creditors under the plan base payment to general unsecured credi is. Late-filed claims will not be paid	AUM amount payable to this class of will be determined only after audit of tors is 5.00 %. The percentage of pad unless all timely filed claims have ed within thirty (30) days of filing the	of the plan at time of c yment may change, ba been paid in full. Ther	ompletion. The used upon the total eafter, all late-filed			
5.2	Maintenance of payme	nts and cure of any default on no	npriority unsecured claims.					
Check o	one.							
	None. If "None	e" is checked, the rest of § 5.2 need	not be completed or reproduced.					
5.3	Postpetition utility mor	nthly payments.						
combine for the l	ed payment for postpetition ife of the plan. Should the	n utility services, any postpetition do utility obtain an order authorizing a	der has agreed to this treatment. The elinquencies, and unpaid security de payment change, the debtor(s) will the utility may require additional further than the security of	posits. The claim payr be required to file an a	ment will not change amended plan. These			
Name	of Creditor	Monthly payment	Post	petition account num	ber			
	dditional claims as needed.							
5.4	Other separately classified nonpriority unsecured claims.							
	Check one.							
	None. If "None	e" is checked, the rest of § 5.4 need	not be completed or reproduced.					
Part 6:	Executory Contracts a	and Unexpired Leases						
6.1	The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.							
	Check one.							
	None. If "None	e" is checked, the rest of § 6.1 need	not be completed or reproduced.					
Part 7:	Vesting of Property of	the Estate						
rart /.	- coming of Froncity of	the Louis						

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Debtor Valerie J. Brown Case number 18-24250

7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan in order to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- **8.5** Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection

payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR

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Debto	valerie J. Brown	Case number	18-24250			
	DEBTOR(S) (IF PRO SE) WILL NOT BE PARE upon the debtor(s).	<i>ID.</i> The responsibility for reviewing the claims	and objecting where appropriate is placed			
Part 9	Nonstandard Plan Provisions					
9.1		Check "None" or List Nonstandard Plan Provisions None. If "None" is checked, the rest of Part 9 need not be completed or reproduced.				
Part 1	10: Signatures:					
10.1	Signatures of Debtor(s) and Debtor(s)' Attorney					
	debtor(s) do not have an attorney, the debtor(s) must r(s), if any, must sign below.	t sign below; otherwise the debtor(s)' signature	s are optional. The attorney for the			
plan(s treatm	gning this plan the undersigned, as debtor(s)' attorne),order(s) confirming prior plan(s), proofs of claim f tent of any creditor claims, and except as modified h s. False certifications shall subject the signatories to	iled with the court by creditors, and any orders erein, this proposed plan conforms to and is co	of court affecting the amount(s) or			
13 pla Weste the sta	ing this document, debtor(s)' attorney or the debtor in are identical to those contained in the standard o rn District of Pennsylvania, other than any nonsta indard plan form shall not become operative unles: ate order.	chapter 13 plan form adopted for use by the Underd provisions included in Part 9. It is furth	nited States Bankruptcy Court for the ner acknowledged that any deviation from			
_	/s/ Valerie J. Brown	X				
	Valerie J. Brown Signature of Debtor 1	Signature of Debtor 2				
]	Executed on October 30, 2018	Executed on				
_	/s/ Daniel R. White Daniel R. White 78718	Date October 30, 2018				

Signature of debtor(s)' attorney

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United States Bankruptcy Court
Western District of Pennsylvania

In re: Valerie J Brown Debtor Case No. 18-24250-GLT Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: bsil Page 1 of 2 Date Rcvd: Nov 15, 2018 Form ID: pdf900 Total Noticed: 32

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 17, 2018.
db
                 +Valerie J Brown, P.O. Box 264,
                                                        Mc Clellandtown, PA 15458-0264
                 American Express, P.O. Box 981535, El Paso, TX 79998-1535
BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
14940960
14940961
               ++BANK OF AMERICA.
                (address filed with court: Bank of America, P.O. Box 982234,
                                                                                         El Paso, TX 79998-2234)
14940965
                  Chase,
                          P.O. Box 15298,
                                               Wilmington, DE 19850-5298
                +Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14940966
14940967
                +Citizens Bank, Attn: Bankruptcy Dept., 443 Jefferson Boulevard MS RJW-135,
                Warwick, RI 02886-1321
+Citizens Bank Card Services, P.O. Box 7092, Bridgeport, CT 06601-7092
+Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston
December 1 Loans P.O. Box 30396, Salt Lake City, UT 84130-0396
14940968
14944260
                                                                                           Johnston, RI 02919-1922
                +Discover Personal Loans, P.O. Box 30396, Salt Lake City, UT First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
+First National Bank of Omaha, 1620 Dodge St., Stop Code 3105,
14940970
14940971
14945622
                                                                                          Omaha, NE 68197-0002
                 HSBC Card Services, P.O. Box 80084, Salinas, CA 93912-0084
+Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14940973
14940972
                +Home Depot,
14940975
                  Marcus by Goldman Sachs, Goldman Sachs Bank, P.O. Box 45400,
                  Salt Lake City, UT 84145-0400
14940978
                  Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
                  Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
Sheetz Credit Card, First Bankcard, P.O. Box 2557, Omaha,
14940979
                 Sheetz Credit Card, First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557 +Synchrony Bank, 25 SE 2nd Avenue--Suite 1120, Miami, FL 33131-1506 Target National Bank, c/o Target Card Services, P.O. Box 1581, Minneapo
14940980
14940981
14940982
                                                                                              Minneapolis, MN 55440-1581
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 16 2018 03:19:09
                   Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,
                   Oklahoma City, OK 73118-7901
14940962
                 +E-mail/Text: cms-bk@cms-collect.com Nov 16 2018 03:16:51
                                                                                      Capital Management Services,
                   726 Exchange Street--Suite 700, Buffalo, NY 14210-1485
                  E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 16 2018 03:19:35
14940963
                                                                                                     Capital One,
                  P.O. Box 30285, Salt Lake City, UT 84130-0285
                  E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 16 2018 03:18:49
14940964
                   Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
                +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 16 2018 03:19:10
14944495
                                                                                                  Houston, TX 77210-4360
                   Capital One Auto Finance, a division of Capital On, P.O. Box 4360,
14940969
                  E-mail/Text: mrdiscen@discover.com Nov 16 2018 03:16:39
                                                                                    Discover.
                                                                                                  P.O. Box 30421,
                   Salt Lake City, UT 84130-0421
                  E-mail/Text: mrdiscen@discover.com Nov 16 2018 03:16:39
14945249
                                                                                    Discover Bank,
                  Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
                 14940974
                  Attn: Bankruptcy Department, P.O. Box 965060,
                  E-mail/Text: electronicbkydocs@nelnet.net Nov 16 2018 03:17:39
                                                                                            Nelnet Student Loan Trust,
14940976
                  Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
                +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 16 2018 03:31:53
14942602
                  PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
                 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 16 2018 03:17:52
14940977
                                                                                              Quicken Loans, Inc.,
                  1050 Woodward Avenue, Detroit, MI 48226-1906
                  E-mail/PDF: gecsedi@recoverycorp.com Nov 16 2018 03:18:40
14940983
                   TJX Rewards Master Card/Synchrony Bank,
                                                                Attention: Bankruptcy Department,
                                                                                                         P.O. Box 965060.
                   Orlando, FL 32896-5060
14940984
                  E-mail/PDF: gecsedi@recoverycorp.com Nov 16 2018 03:18:40
                                                                                      Walmart MasterCard/Synchrony Bank,
                  Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
                                                                                                       TOTAL: 13
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                  Quicken Loans Inc.
                +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
                                                                                                       TOTALS: 1, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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District/off: 0315-2 User: bsil Page 2 of 2 Date Rcvd: Nov 15, 2018 Form ID: pdf900 Total Noticed: 32

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2018 at the address(es) listed below:

Daniel R. White on behalf of Debtor Valerie J Brown dwhite@zeblaw.com, gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4